

Section II (Remarks)**Summary of Amendment to the Claims**

By the present Amendment, claims 1 and 22 have been amended and claim 43 has been canceled. Claims 18-21 and 37-42, withdrawn by the examiner as directed to a non-elected invention, also have been canceled, to place the application in immediate form for allowance.

The cancellation of the withdrawn non-elected claims is effected with reservation of the right to file a divisional application directed to the subject matter of such withdrawn claims, during the pendency of the present application or a further continuing application based on and claiming the priority of the present application.

Remarks

Each of the independent claims (1 and 22) has been amended to incorporate therein the allowable subject matter of claim 43, and claim 43 has been cancelled. Accordingly, entry of this amendment is solicited as it places the application in condition for immediate allowance.

CONCLUSION

Based on the foregoing, all of Applicants' pending claims are patentably distinguished over the art, and in form and condition for allowance. The examiner is requested to favorably consider the foregoing, and to responsively issue a Notice of Allowance. If any issues require further resolution, the examiner is requested to contact the undersigned attorney at (919) 419-9350 to discuss same.

Respectfully submitted,



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Enclosures: Credit Card Form PTO-2038 [1 pg.]; Request for Continued Examination [1 pg.]

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